

EXHIBIT A



Portfolio Recovery Associates, LLC

11/03/2020

Dear TOBI BROWN,

We know life happens.

Every day Portfolio Recovery Associates, LLC works with people to resolve their debt. We would love to do the same for YOU.

Sincerely,
PRA, LLC

Account Details

Account Number: [REDACTED]
 Seller: SYNCHRONY BANK
 Merchant: TJX
 Original Creditor: SYNCHRONY BANK
 Original Account Number: [REDACTED]
 Last Payment Date or Default Date: 05/08/2018
 Creditor to Whom Debt is Owed: PORTFOLIO RECOVERY ASSOCIATES, LLC
 Balance: \$2,088.56

Account Offers

Pay the Full Balance

- 1 Payment of \$2,088.56
- 6 Monthly Payments of \$348.09*
- 12 Monthly Payments of \$174.04*

OR

Choose a Savings Plan

- 1 Payment of \$1,775.28 and **SAVE \$313.28***
- Pay \$156.64 for 12 consecutive months and **SAVE \$208.88***
- Pay \$110.23 for 18 consecutive months and **SAVE \$104.42***

Within approximately 30 days of your final payment successfully posting, we will request that the three major credit reporting agencies delete our tradeline related to your account from your credit bureau report.

Your first payment must be received by: 12/07/2020
 *We are not obligated to renew this offer.

Contact Us



Visit us online at:
www.PRApay.com



Call Toll - Free 1-800-772-1413 to discuss your account with us.



Portfolio Recovery Associates, LLC
 P.O. Box 12914
 Norfolk VA 23541

**This communication is from a debt collector and is an attempt to collect a debt.
 Any information obtained will be used for that purpose.**

Notice: See Reverse Side for Important Information

53M2

DEPT 922
 PO BOX 4115
 CONCORD CA 94524

Account Number: [REDACTED]
 Payment Amount: [REDACTED]

CHANGE SERVICE REQUESTED



TOBI BROWN

Pay Online at www.PRApay.com
 or mail to:

PORTFOLIO RECOVERY ASSOCIATES, LLC
 P.O. Box 12914
 Norfolk VA 23541

MAKE ALL CHECKS PAYABLE TO: PORTFOLIO RECOVERY ASSOCIATES, LLC

SEND ALL PAYMENTS TO: PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. Box 12914, Norfolk, VA 23541

HOURS OF OPERATION: Mon. to Fri. 8am - 11pm, Sat. 8am - 8pm, Sun. 11am - 10pm (EST)

FOR THE HEARING IMPAIRED: TDD: 1-800-828-1120

COMPANY ADDRESS: Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES: Call 1-800-772-1413 or write to: Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd., Norfolk, VA 23502

DISPUTES E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

QUALITY SERVICE AVAILABLE Mon. - Fri. 8 AM to 6 PM (ET)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at 1-800-772-1413 or by e-mail at PRACustomerCare@portfoliorecovery.com.

NOTICE: We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws.

NEW YORK CITY: City of New York License Numbers – 1096994, 1394695, 1394697, 1394696, 1394698, 2045465, 2052875, 2061138, 2063671, 2070336.